

**Information to identify the case:**

Debtor 1	<b>David G Dudick</b>	Social Security number or ITIN	xxx-xx-4367
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>19-24788-ABA</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David G Dudick

10/4/24

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
David G Dudick  
Debtor

Case No. 19-24788-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Oct 04, 2024

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2024:

Recip ID	Recipient Name and Address
db	+ David G Dudick, 614 Lincoln Ave, Magnolia, NJ 08049-1522
cr	+ Steward Financial Services, c/o Stark & Stark, P.C., 993 Lenox Drive, Lawrenceville, NJ 08648-2316
518380081	+ ARS Account Resolution, 1801 NW 66th Ave #200C, Plantation, FL 33313-4508
518380082	+ Borough of Magnolia, Tax Office, 438 West Evesham Ave, Magnolia, NJ 08049-1725
518380098	+ New Jer Hus/dovenmuehl, 1 Corporate Dr, Lake Zurich, IL 60047-8944
518414058	+ New Jersey Housing and Mortgage, Finance Agency, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518420089	+ Steward Financial Services, Attn: Jennifer D. Gould, Esq., Stark & Stark, P.C., P.O. Box 5315, Princeton, NJ 08543-5315
518428947	+ Stewart Financial Services, c/o Stark & Stark, 993 Lenox Drive, Lawrenceville NJ 08648-2316

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 04 2024 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 04 2024 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518380084	EDI: CAPITALONE.COM	Oct 05 2024 00:20:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
518380087	EDI: CITICORP	Oct 05 2024 00:20:00	Citibank SD, NA, Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195-0363
518380086	Email/Text: correspondence@credit-control.com	Oct 04 2024 20:27:00	Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618
518380083	+ EDI: CAPITALONE.COM	Oct 05 2024 00:20:00	Capital One / Best B, Po Box 30253, Salt Lake City, UT 84130-0253
518380085	+ EDI: CITICORP	Oct 05 2024 00:20:00	Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
518380088	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 04 2024 20:27:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
518380089	+ EDI: WFNNB.COM	Oct 05 2024 00:20:00	Comenity Bank/kingsize, Po Box 182789, Columbus, OH 43218-2789
518380090	+ EDI: WFNNB.COM	Oct 05 2024 00:20:00	Comenitybank/brylaneho, Po Box 182789, Columbus, OH 43218-2789
518380091	+ Email/PDF: DellBKNotifications@resurgent.com	Oct 04 2024 20:38:29	Dfs/webbank, Po Box 81607, Austin, TX

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518380092	EDI: DISCOVER	Oct 05 2024 00:20:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518380093	+ EDI: DISCOVER	Oct 05 2024 00:20:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
518380095	Email/Text: bankruptcycourts@equifax.com	Oct 04 2024 20:27:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
518380096	^ MEBN	Oct 04 2024 20:25:17	Experian, PO Box 4500, Allen, TX 75013-1311
518380097	+ EDI: IRS.COM	Oct 05 2024 00:20:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518503776	+ Email/Text: BKelectronicnotices@cenlar.com	Oct 04 2024 20:27:00	New Jersey Housing and Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
518380102	EDI: PRA.COM	Oct 05 2024 00:20:00	Portfolio Recovery Associates, LLC, c/o Citibank, PO Box 41067, Norfolk, VA 23541
518446905	EDI: PRA.COM	Oct 05 2024 00:20:00	Portfolio Recovery Associates, LLC, c/o Citibank, N.a., POB 41067, Norfolk VA 23541
518380103	EDI: PRA.COM	Oct 05 2024 00:20:00	Portfolio Recovery Associates, LLC, c/o Goodyear, Po Box 41067, Norfolk, VA 23541
518494301	EDI: PRA.COM	Oct 05 2024 00:20:00	Portfolio Recovery Associates, LLC, c/o Kingsize, POB 41067, Norfolk VA 23541
518380099	+ Email/Text: dnj@pbslaw.org	Oct 04 2024 20:27:00	Pluese, Becker Saltzman, LLC, Attn: Robert P. Saltzman, Esq., 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
518380100	+ EDI: PRA.COM	Oct 05 2024 00:20:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518380101	+ EDI: PRA.COM	Oct 05 2024 00:20:00	Portfolio Recovery Ass, c/o Kingsize, PO Box 41067, Norfolk, VA 23541-1067
518380104	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 04 2024 20:27:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
518380106	+ EDI: SYNC	Oct 05 2024 00:20:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
518380107	^ MEBN	Oct 04 2024 20:25:29	TransUnion, PO Box 2000, Chester, PA 19016-2000

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518380094	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
518494303	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
518380105	##+	Steward Financial Svcs, Po Box 39, Maple Shade, NJ 08052-0039

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-1

User: admin

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belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 06, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor New Jersey Housing And Mortgage Finance Agency dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jennifer D. Gould	on behalf of Creditor Steward Financial Services jennifer.gould@volvo.com mdepietro@stark-stark.com
Thomas G. Egnér	on behalf of Debtor David G Dudick tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6